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3621	

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Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/420,885	SHAD, HEDY
	Examiner	Art Unit
	James A. Reagan	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on 08 December 2003 .

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) 1-26 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) 1-26 is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Status of Claims

1. This action is in response to the amendment filed on 08 December 2003 (paper #16).

2. Claims 1-26 have been examined.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4. Claims 1, 17, and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over O'Harrow (15 August 1997) in view of Blackwell, Jr. et al. (US 5,857,191 A), and further in view of Zoffel et al. (US 5,274,547 A).

Examiner's note: Examiner has pointed out particular references contained in the prior art of record in the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the *entire* reference as potentially teaching all or part of the claimed

invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

Claim 1:

With regard to the limitation of *(a) a client terminal having a web browser for entering and displaying the credit inquiry and the credit bureau response in HTML format, the client terminal being operated by the client*, and *(c) a first communications link for connecting the client terminal to the CPU, thereby facilitating the transfer of the credit inquiry from the client terminal to the CPU, and the transfer of the credit bureau response from the CPU to the client terminal, the first communications link comprising the Internet,* O'Harrow discloses Experian offering online credit reporting services and encrypting the data, as well as the communication link being the World Wide Web, essentially disclosing a web browser and HTML format. O'Harrow does not specifically disclose *(b) a central processing unit (CPU) functioning as a web server, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and controlling the formatting and transmitting of the credit inquiry and credit bureau response between the client terminal and the credit bureau.* Blackwell however, discloses a web browser communicating through a secure local proxy to a web server conforming to a CGI programming model (abstract; column 1, lines 10-20). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the personal credit reporting system of O'Harrow with Blackwell's web

browser, web server, and CGI technology because this provides a quick and efficient method for interfacing web based HTML documents with database-formatted information, thereby incorporating the user-friendly environment of the Internet.

The combination of O'Harrow/Blackwell does not specifically disclose *(d) a second communications link for connecting the CPU to the credit bureau, thereby facilitating the transfer of the credit inquiry from the CPU to the credit bureau, and the transfer of the credit bureau response from the credit bureau to the CPU, the second communications link comprising a dedicated line.* However, Zoffel discloses generating and transmitting credit reports using a central data processing facility connected to credit repositories through their dedicated links. Additionally, the combination of O'Harrow/Blackwell with Zoffel does not specifically disclose *whereby the format of the credit bureau response is displayed to the client in HTML format, providing credit information to the client in a format that is more easily read and understood than the format provided by the credit bureau.* However, Zoffel discloses formatting data to be properly accepted by the national data repositories and formatting data for printing. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the personal credit reporting system of O'Harrow/Blackwell with Zoffel's dedicated lines and formatting steps because this would allow legacy systems such as is used by the national credit reporting facilities to properly interface with

the latest web-based technologies to transfer data quickly and efficiently over the Internet to a user's personal computer.

Claim 17:

With regard to the limitations of:

(a) *providing a client terminal having a web browser, the client terminal being operated by the client;*

(b) *entering the credit inquiry in the web browser in HTML format;*

(c) *providing a first communications link for connecting the client terminal to the CPU, the first communications link comprising the Internet;*

(e) *providing a central processing unit (CPU) functioning as a web server and being operated by the service provider, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and controlling the formatting and transmitting of the credit inquiry and the credit bureau response between the client terminal and the credit bureau;*

(f) *transmitting the credit inquiry from the client terminal to the CPU across the Internet;*

(g) *receiving the credit inquiry by the CPU;*

(h) *converting the credit inquiry, by the CPU, from HTML format to a required credit bureau format;*

(i) providing a second communications link, the second communications link comprising a dedicated line;

(j) transmitting the credit inquiry from the CPU to the credit bureau, the credit bureau receiving the credit inquiry and generating the credit bureau response in accordance with the credit inquiry, the credit bureau response being in the required credit bureau format;

(k) transmitting the credit bureau response to the CPU over the dedicated line;

(l) receiving the credit bureau response by the CPU;

(m) converting the credit bureau response, by the CPU, from the credit bureau format to HTML format;

(n) transmitting the credit bureau response in HTML format from the CPU to the client terminal;

(o) receiving the credit bureau response in the client terminal; and

(p) displaying the credit bureau response in the web browser of the client terminal in HTML format;

- *whereby the format of the credit bureau response is displayed to the client in HTML format, providing credit information to the client in a format that is more easily read and understood than the format provided by the credit bureau*

As shown above, the combination of O'Harrow/Blackwell/Zoffel discloses a web-based credit reporting system.

With regard to the limitation of *(d) providing a service provider,* O'Harrow shows Experian providing the service of online credit report viewing and providing access through the Internet from a consumer to the national credit bureaus. Furthermore, the Experian web page as disclosed by O'Harrow is an automated web page that sends consumer personal data and receives credit report information automatically, in effect disclosing *whereby the sending and receiving of credit information is entirely automatic, enabling the client to receive responses to credit inquiries in a quick and efficient manner.*

Claim 18:

As shown above, the combination of O'Harrow/Blackwell/Zoffel discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel do not specifically disclose *the step of entering the credit inquiry in the web browser comprises displaying electronic credit inquiry forms in HTML format in the web browser, the forms being provided by the CPU.* However, Zoffel discloses a form or screen presented on a user's computer monitor prompting the user for needed Applicant data (column 5, lines 65-67), disclosing the evident necessity for a method of inputting user data into the HTML-based forms for requesting credit history. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify O'Harrow/Blackwell/Zoffel because filling out web based HTML documents is quick and efficient, utilizing the full advantage of the user-friendly environment of the Internet.

5. Claims 2-9, 19-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over O'Harrow/Blackwell/Zoffel in view of Equifax FAQ (03 June 1999).

Claim 2:

As shown above, the combination of O'Harrow/Blackwell/Zoffel discloses a web-based credit reporting system, effectively disclosing:

(a) means for entering the credit inquiry in HTML format;

(c) means for transmitting the encrypted credit inquiry to the CPU over the Internet;

(d) means for receiving the credit bureau response from the CPU over the Internet, the credit bureau response having been transmitted to the CPU from the credit bureau and converted to HTML format and encrypted by the CPU before being transmitted to the client terminal;

(f) means for displaying the decrypted credit bureau response to the client in HTML format.

O'Harrow/Blackwell/Zoffel do not specifically disclose:

(b) means for encrypting the credit inquiry; and

(e) means for decrypting the received credit bureau response.

Equifax, however, discloses the 128 bit key length encryption technique i.e. SSL (secure socket layer) as used by Netscape Navigator and Microsoft Internet Explorer. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the credit reporting system of

O'Harrow/Blackwell/Zoffel with the Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology.

Claim 3:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Equifax discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Equifax do not specifically disclose *the means for entering the credit inquiry includes displaying electronic credit inquiry forms in HTML format in the web browser of the client terminal, the forms being provided by the CPU.* However, Zoffel discloses a form or screen presented on a user's computer monitor prompting the user for needed Applicant data (column 5, lines 65-67), disclosing the evident necessity for a method of inputting user data into the HTML-based forms for requesting credit history. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify O'Harrow/Blackwell/Zoffel/Equifax because filling out web based HTML documents is quick and efficient, utilizing the full advantage of the user friendly environment of the Internet.

Claim 4:

With regard to the limitation of *the means for encrypting and the means for decrypting are provided by the web browser, the web browser supporting 128-bit secure sockets layer (SSL) encryption capability,* the combination of

O'Harrow/Blackwell/Zoffel/Equifax as shown above discloses 128 bit encryption technology. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel with Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology.

Claim 5:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Equifax discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Equifax do not specifically disclose *the CGI application program has a parent process and a child process.* Blackwell however, discloses a web browser communicating through a secure local proxy to a web server conforming to a CGI programming model (abstract; column 1, lines 10-20). Blackwell does not specifically state that a parent process and a child process are utilized. However, Examiner takes **Official Notice** that it is old and well known in the Object-Oriented Analysis (OOA) and Object-Oriented Design (OOD) arts to program functions using the parent-child relationship. Because instantiations of the child classes inherit the characteristics of the parent classes, redundant programming is reduced, producing more efficient program code.

Claim 6:

With regard to the limitations of:

(a) means for receiving the credit inquiry in encrypted HTML format over the Internet from the client terminal;

(b) means for decrypting the encrypted credit inquiry;

(c) means for converting the decrypted credit inquiry into a format acceptable by the credit bureau;

(d) means for passing the converted credit inquiry to the child process;

(e) means for receiving the credit bureau response from the child process, the credit bureau response having been transmitted to the child process from the credit bureau and being in the format acceptable to the credit bureau;

(f) means for converting the credit bureau response to HTML format;

(g) means for encrypting the HTML credit bureau response; and

(h) means for transmitting the encrypted HTML credit bureau response to the client terminal over the Internet.

The combination of O'Harrow/Blackwell/Zoffel/Equifax as shown in the rejections of 1-4 above address the limitations regarding HTML, encryption, decryption, and transmission of data across the Internet. With regard to the limitations of the parent-child processes, the construct of Object-Oriented Analysis (OOA) and Object-Oriented Design (OOD) has been addressed in the rejection of claim 5.

Claim 7:

With regard to the limitation of *the means for encrypting and the means for decrypting are provided by the CPU, the CPU supporting 128-bit secure socket layer (SSL) encryption capability,* the combination of O'Harrow/Blackwell/Zoffel/Equifax as shown above discloses 128 bit encryption technology.

Claim 8:

With regard to the limitations of:

(a) *means for receiving the credit inquiry from the parent process, the credit inquiry being in the format acceptable to the credit bureau;*

(b) *means for sending the converted credit inquiry to the credit bureau over the dedicated line;* and

(d) *means for passing the credit bureau response to the parent process.*

The combination of O'Harrow/Blackwell/Zoffel as shown in the rejections of claim 1 above address the limitations regarding formatting and dedicated transmission lines.

With regard to the limitations of the parent-child processes, the construct of Object-Oriented Analysis (OOA) and Object-Oriented Design (OOD) has been addressed in the rejection of claim 5.

With regard to the limitations of *(c) means for receiving the credit bureau response over the dedicated line, the credit bureau response having been*

generated by the credit bureau in response to the credit inquiry and being in the format acceptable to the credit bureau, the combination of O'Harrow/Blackwell/Zoffel as shown above intrinsically discloses return communication from the credit bureaus over their dedicated lines to the user when returning the requested credit information. Proprietary formatting used by the credit bureaus was addressed in the rejection of claim 1 as shown above.

Claim 9:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Equifax discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Equifax do not specifically disclose *the CPU further includes means for isolating the client from the credit bureau such that the client cannot directly connect to the credit bureau.* Blackwell however, discloses a web browser communicating through a secure local proxy to a web server conforming to a CGI programming model (abstract; column 1, lines 10-20). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the personal credit reporting system of O'Harrow with Blackwell's secure local proxy sever because this provides a method for preventing unauthorized access to the national credit bureau databases.

Claim 19:

With regard to the limitations of:

(a) *encrypting the credit inquiry before transmitting the credit inquiry from the client terminal to the CPU;* ,

(b) decrypting the credit inquiry by the CPU before converting the credit inquiry from HTML format to the required credit bureau format;

(c) encrypting the credit bureau response before transmitting the credit bureau response from the CPU to the client terminal; and

(d) decrypting the credit bureau response before displaying the credit bureau response in the web browser of the client terminal.

Equifax, discloses the 128 bit key length encryption technique i.e. SSL (secure socket layer) as used by Netscape Navigator and Microsoft Internet Explorer. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel with Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology. Furthermore, the point at which encryption/decryption occurs is merely a design choice, with the logical choice ensuring an encrypted data stream while in transit between the consumers and the credit bureau.

Claim 20:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Equifax discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Equifax *the steps of encrypting and decrypting comprise providing the web browser of the client terminal and the CPU with 128-*

bit secure sockets layer (SSL) encryption capability, Equifax, discloses the 128 bit key length encryption technique i.e. SSL (secure socket layer) as used by Netscape Navigator and Microsoft Internet Explorer. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel with Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology.

Claim 21:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Equifax discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Equifax do not specifically disclose *dividing the CGI application program into a parent process and a child process.* Blackwell however, discloses a web browser communicating through a secure local proxy to a web server conforming to a CGI programming model (abstract; column 1, lines 10-20). Blackwell does not specifically state that a parent process and a child process are utilized. However, Examiner takes **Official Notice** that it is old and well known in the Object-Oriented Analysis (OOA) and Object-Oriented Design (OOD) arts to program functions using the parent-child relationship. Because instantiations of the child classes inherent the characteristics of the parent classes, redundant programming is reduced, producing more efficient

program code. Object-Oriented Design (OOD) has been addressed in the rejection of claim 21.

6. Claims 10, 16, 23, and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over O'Harrow/Blackwell/Zoffel in view of Duhon (US 2001/0011245 A1).

Claim 10:

With regard to the limitations of:

(a) *a client terminal having a web browser for entering and displaying the credit report in HTML format, the client terminal being operated by the client;*

(b) *a central processing unit (CPU) functioning as a web server, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU; and*

(c) *a communications link for connecting the client terminal to the CPU, thereby facilitating the transfer of the credit report from the client terminal to the CPU, the communications link comprising the Internet;*

- *whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau,*

providing easier and better understood entry of the credit information;

The combination of O'Harrow/Blackwell/Zoffel as shown in the rejection of claim 1 above discloses these limitations. O'Harrow/Blackwell/Zoffel do not specifically disclose *whereby the client is able to send credit information about a client customer electronically to the service provider, the service provider then forwarding the credit information to the credit bureau, providing the ability for the client to generate the credit report online for submission to the credit bureau.* However, Duhon discloses that data is collected periodically from local and regional credit grantors and stored in a massive capacity disk storage array (paragraph 0012) for 24-month consumer trend data (paragraph 0013), intrinsically disclosing that a mechanism exists for the input of consumer credit data to the national credit reporting bureaus. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the Internet and HTML technologies of O'Harrow/Blackwell/Zoffel with Duhon's technique of allowing venders and merchants to upload consumer credit histories to the national credit bureaus because this long-standing and recognized system of credit reporting would be made more proficient and accessible by updating to the more efficient and user-friendly environment of the various web-based Internet and HTML programming languages.

With regard to the limitation of *(d) providing a service provider,* O'Harrow shows Experian providing the service of online credit report viewing and

providing access through the Internet from a consumer to the national credit bureaus. Furthermore, the Experian web page as disclosed by O'Harrow is an automated web page that sends consumer personal data and receives credit report information automatically, in effect disclosing *whereby the sending and receiving of credit information is entirely automatic, enabling the client to receive responses to credit inquiries in a quick and efficient manner.*

Claim 16:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Duhon discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Duhon do not specifically disclose *the CPU further includes means for isolating the client from the credit bureau such that the client cannot directly connect to the credit bureau.* Blackwell however, discloses a web browser communicating through a secure local proxy to a web server conforming to a CGI programming model (abstract; column 1, lines 10-20). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the personal credit reporting system of O'Harrow/Zoffel/Duhon with Blackwell's secure local proxy sever because this provides a method for preventing unauthorized access to the national credit bureau databases.

Claim 23:

With regard to the limitations of:

(a) *providing a client terminal having a web browser, the client terminal being operated by the client;*

(b) entering the credit report in the web browser in HTML format;

(c) *providing a first communications link for connecting the client terminal to the CPU, the first communications link comprising the Internet;*

(e) providing a central processing unit (CPU) functioning as a web server and being operated by the service provider, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and forwarding the credit report to the credit bureau;

(f) transmitting the credit report from the client terminal to the CPU across the Internet;

(g) receiving the credit report by the CPU;

(h) converting the credit report, by the CPU, from HTML format to a required credit bureau format;

(i) storing the credit report for approximately 30 days in the CPU;

(j) downloading the stored credit report to a tape medium; and

(k) forwarding the tape to the credit bureau;

The combination of O'Harrow/Blackwell/Zoffel as shown in the rejection of claim 1 above discloses these limitations. O'Harrow/Blackwell/Zoffel do not specifically disclose:

- *whereby the client is able to send credit information about a client customer electronically to the service provider, the service provider*

then forwarding the credit information to the credit bureau, providing the ability for the client to generate an on-line credit report for submission to the credit bureau, and

- *whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understandable entry of the credit information..*

However, Duhon discloses that data is collected periodically from local and regional credit grantors and stored in a massive capacity disk storage array (paragraph 0012) for 24-month consumer trend data (paragraph 0013), intrinsically disclosing that a mechanism exists for the input of consumer credit data to the national credit reporting bureaus. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the Internet and HTML technologies of O'Harrow/Blackwell/Zoffel with Duhon's technique allowing venders and merchants to upload consumer credit histories to the national credit bureaus because this old and well-known system of credit reporting would be made more proficient and accessible by updating to the more efficient and user friendly environment of the various web-based Internet and HTML programming languages.

With regard to the limitation of *(d) providing a service provider,* O'Harrow shows Experian providing the service of online credit report viewing and providing access through the Internet from a consumer to the national credit

bureaus. Furthermore, the Experian web page as disclosed by O'Harrow is an automated web page that sends consumer personal data and receives credit report information automatically, in effect disclosing *whereby the sending and receiving of credit information is entirely automatic, enabling the client to receive responses to credit inquiries in a quick and efficient manner.*

Claim 24:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Equifax discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Equifax do not specifically disclose *the step of entering the credit report in the web browser comprises displaying electronic credit report forms in HTML format in the web browser, the forms being provided by the CPU.* However, Zoffel discloses a form or screen presented on a user's computer monitor prompting the user for needed Applicant data (column 5, lines 65-67), disclosing the evident necessity for a method of inputting user data into the HTML-based forms for requesting credit history. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify O'Harrow/Blackwell/Zoffel/Equifax because filling out web based HTML documents is quick and efficient, utilizing the full advantage of the user friendly environment of the Internet.

7. Claims 11-15, 22, 25, and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over O'Harrow/Blackwell/Zoffel/Duhon in view of Equifax FAQ (03 June 1999).

Claim 11:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Duhon discloses a web-based credit reporting system, inherently disclosing:

(a) means for entering the credit report in HTML format;

(c) means for transmitting the encrypted credit report to the CPU over the Internet.

O'Harrow/Blackwell/Zoffel/Duhon do not specifically disclose *(b) a means for encrypting the credit report.* Equifax, however discloses the 128 bit key length encryption technique i.e. SSL (secure socket layer) as used by Netscape Navigator and Microsoft Internet Explorer. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel/Duhon with Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology.

Claim 12:

As shown above, the combination of O'Harrow/Blackwell/Zoffel/Duhon/Equifax discloses a web-based credit reporting system. O'Harrow/Blackwell/Zoffel/Duhon/Equifax do not specifically disclose

the means for entering the credit report includes displaying electronic credit report forms in HTML format in the web browser of the client terminal, the forms being provided by the CPU. However, Zoffel discloses a form or screen presented on a user's computer monitor prompting the user for needed Applicant data (column 5, lines 65-67), disclosing the evident necessity for a method of inputting user data into the HTML-based forms for requesting credit history. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify O'Harrow/Blackwell/Zoffel/Duhon/Equifax because filling out web based HTML documents is quick and efficient, utilizing the full advantage of the user friendly environment of the Internet.

Claim 13:

With regard to the limitation of *the means for encrypting and the means for decrypting are provided by the web browser, the web browser supporting 128-bit secure sockets layer (SSL) encryption capability,* the combination of O'Harrow/Blackwell/Zoffel/Duhon/Equifax as shown above discloses 128 bit encryption technology. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel/Duhon with Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology.

Claim 14:

With regard to the limitations of:

(a) *means for receiving the credit report in encrypted HTML format over the Internet from the client terminal;*

(b) *means for decrypting the encrypted credit report;*

(c) *means for converting the decrypted credit report into a format acceptable by the credit bureau;*

The combination of O'Harrow/Blackwell/Zoffel/Duhon as shown in the rejection of claim 10 above discloses these limitations. O'Harrow/Blackwell/Zoffel/Duhon do not specifically disclose a merchant sending credit history information to the credit bureau. However, Duhon discloses that data is collected periodically from local and regional credit grantors and stored in a massive capacity disk storage array (paragraph 0012) for 24-month consumer trend data (paragraph 0013), intrinsically disclosing that a mechanism exists for the input of consumer credit data to the national credit reporting bureaus. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the Internet and HTML technologies of O'Harrow/Blackwell/Zoffel with Duhon's technique allowing venders and merchants to upload consumer credit histories to the national credit bureaus because this old and well-known system of credit reporting would be made more proficient and accessible by updating to the more efficient and user friendly

environment of the various web-based Internet and HTML programming languages.

O'Harrow/Blackwell/Zoffel/Duhon do not specifically disclose encryption and decryption technologies. Equifax, however discloses the 128 bit key length encryption technique i.e. SSL (secure socket layer) as used by Netscape Navigator and Microsoft Internet Explorer. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel/Duhon with Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology.

O'Harrow/Blackwell/Zoffel/Duhon/Equifax, do not specifically disclose *(d) means for storing the credit report for approximately 30 days.* However, Duhon discloses displaying a 24 month consumer data period, largely disclosing that a lesser period of 30 days storage is well within the capabilities of the technology at the time of the invention, and choosing to store consumer credit histories for only thirty days is merely a logical and obvious design choice. Since most bills are paid on a monthly basis, it would be convenient to store and update consumer credit histories once a month.

With regard to the limitation of *(e) means for downloading the stored credit report to a tape medium, the tape then being forwarded to the credit bureau,* Duhon discloses saving information to a reel tape and using electronic

transmission (paragraph 0084), effectively disclosing the storage and retrieval of consumer credit data. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel/Equifax with Duhon's tape storage and electronic transmission because storing consumer credit information for transmission to the credit bureau ensures that timely and accurate data is maintained in the credit bureau's repositories.

Claim 15:

With regard to the limitation of *the means for decrypting is provided by the CPU, the CPU supporting 128-bit secure socket layer (SSL) encryption capability,* the combination of O'Harrow/Blackwell/Zoffel/Duhon/Equifax as shown above discloses 128 bit decryption technology. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel/Duhon with Equifax use of encryption and decryption technology because this provides the user with a secure and protected technique for transferring personal and sensitive credit history information across the Internet using Web browser technology.

Claim 22:

With regard to the limitations of:

(a) *the steps of receiving the credit inquiry by the CPU, decrypting the credit inquiry by the CPU, converting the credit inquiry to the required credit bureau format, converting the credit bureau response to HTML format, encrypting the credit bureau response,*

and transmitting the credit bureau response to the client terminal are performed by the parent process; and

(b) the steps of transmitting the credit inquiry to the credit bureau and receiving the credit bureau response in the CPU are performed by the child process;

The combination of O'Harrow/Blackwell/Zoffel/Duhon/Equifax as shown above address the limitations regarding HTML, encryption, decryption, and transmission of data across the Internet. With regard to the limitations of the parent-child processes, the construct of Object-Oriented Analysis (OOA) and

Claim 25:

The combination of O'Harrow/Blackwell/Zoffel/Duhon disclose the limitations as shown above. O'Harrow/Blackwell/Zoffel/Duhon do not disclose:

(a) encrypting the credit report before transmitting the credit report from the client terminal to the CPU; and

(b) decrypting the credit report before converting the credit report from HTML format to the required credit bureau format;

Equifax, however, discloses the 128 bit key length encryption technique i.e. SSL (secure socket layer) as used by Netscape Navigator and Microsoft Internet Explorer. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel/Duhon with Equifax use of encryption and decryption technology because this provides the user with a secure and safe technique for transferring a personal and sensitive

credit history information across the Internet using Web browser technology. The point at which encryption/decryption occurs is merely a design choice, with the logical choice being an encrypted data stream while in transit between the consumers and the credit bureau.

Claim 26:

The combination of O'Harrow/Blackwell/Zoffel/Duhon disclose the limitations as shown above. O'Harrow/Blackwell/Zoffel/Duhon do not disclose *the steps of encrypting and decrypting comprise providing the web browser of the client terminal and the CPU with 128-bit secure sockets layer (SSL) encryption capability,* Equifax, discloses the 128 bit key length encryption technique i.e. SSL (secure socket layer) as used by Netscape Navigator and Microsoft Internet Explorer. It would have been obvious to one of ordinary skill in the art to combine the credit reporting system of O'Harrow/Blackwell/Zoffel/Duhon with Equifax use of encryption and decryption technology because this provides the user with a secure and safe technique for transferring a personal and sensitive credit history information across the Internet using Web browser technology.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **James A. Reagan** whose telephone number is **(703) 306-9131**. The examiner can normally be reached on Monday-Friday, 9:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **James Trammell** can be reached at (703) 305-9768.

*Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the **Receptionist** whose telephone number is **(703) 305-3900.***

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

or faxed to:

(703) 305-7687 [Official communications; including After Final communications labeled "Box AF"]

(703) 308-1396 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 7th floor receptionist.

JAR
26 February 2004

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